

TERMS AND CONDITIONS

RHB PARTNERS APP REFERRAL PROGRAMME (“PROGRAMME”)

RHB Bank Berhad [Registration No. 196501000373 (6171-M)] and RHB Islamic Bank Berhad [Registration No. 200501003283 (680329-V)] will be collectively referred to as “RHB”.

PROGRAMME VALIDITY

1. The validity of the Programme is as follows:
 - a. For **Mortgage**, the Programme is currently valid until such a date as notified to the referrers by RHB (“Programme Period for Mortgage”);
 - b. For **Auto Financing**, the Programme is currently valid until such a date as notified to the referrers by RHB (“Programme Period for Auto Financing”);
 - c. For **SME Financing**, the SME Real Estate Agents Referral Programme or the Programme will run from 1st January 2024 to 30th June 2024, both dates inclusive (“Programme Period for SME Financing”) or such extended period that will be announced from time to time;
 - d. For **Personal Financing**, the Programme is currently valid subject to Clause 11 stated herein until such a date as notified to the referrers by RHB (“Programme Period for Personal Financing”);
 - e. For **Amanah Saham Bumiputera Loan/Term Financing-i Collateralised by Amanah Saham Bumiputera (ASB/ASB2) Certificate**, the Programme is currently valid subject to Clause 15 stated herein until such a date as notified to the referrers by RHB [“Programme Period for ASB/ASB2 Loan/TF-i (ASB)”];
 - f. For **Credit Cards**, the Programme is currently valid subject to Clause 18 stated herein until such a date as notified to the referrers by RHB (“Programme Period for Credit Cards”);

2. In any event, RHB reserves the right at any time to:
 - a. change the duration and/or the commencement and/or the expiry dates of the Programme Period, with sufficient prior notice to the referrers, pursuant to Clause 53(d); and/or
 - b. cancel, terminate or suspend the Programme with sufficient prior notice by RHB, pursuant to Clause 53(b).

PROGRAMME ELIGIBILITY

3. The Programme is applicable to all reference made by referrers who have successfully registered on RHB Partners App and refer any potential customers (“Referee”) through RHB Partners App to apply for RHB Products (as defined in Clause 4 herein) and fulfil the additional requirements under the respective RHB Products (where applicable) as set out in this Terms and Conditions (“Eligible Referrers”) during the respective Programme Period as set out under Clause 1. The term ‘Referrer’ is defined as an individual who refers leads through RHB Partners App for the products stated in this Terms and Conditions.
4. The definition of the respective RHB Products is as follows:
 - a. **Mortgage** – herein referred to as RHB Home/Property Loan or Financing/-i and Commercial Property Financing/-i only which are applied or to be applied by an individual for the purpose of financing the purchase and/or refinancing of residential and/or commercial properties excluding land financing.
 - b. **Auto Financing** – herein referred to as RHB Islamic Auto Financing for all car conditions inclusive of new, pre-registered, unregistered reconditioned and used vehicles.
 - c. **SME Financing** – herein referred to as RHB Small and Medium Enterprise (SME) Financing/-i for the purpose of financing of commercial, industrial and/or residential properties excluding land financing, either completed or under construction;
 - d. **Personal Financing** – herein referred to as RHB Personal Financing/-i only which is applied or to be applied by an individual for the purpose of personal consumption;
 - e. **Amanah Saham Bumiputera Loan/Term Financing-i Collateralised by Amanah Saham Bumiputera (ASB/ASB2) Certificate** – herein referred to as ASB/ASB2 Loan/TF-i (ASB) offered by RHB which are applied or to be applied by an individual for the purpose of investment;
 - f. **Credit Cards** – herein referred to as RHB Credit Cards/-i Programme only which is applied or to be applied by an individual for the purpose of personal usage;

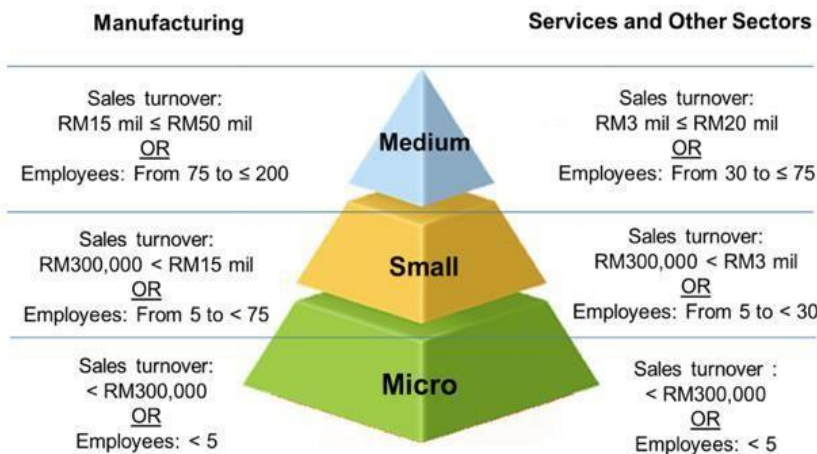
All herein collectively referred to as “RHB Products”, unless specified otherwise.

Additional requirements for Auto Financing

5. The Programme is not applicable to staff of RHB Auto Owners.
6. In the event a similar Referee(s) is:
 - a. Introduced by more than one (1) Eligible Referrer, RHB shall prioritise the Eligible Referrer who selects the occupation as car dealer during registration on RHB Partners App and the Cash Incentive stipulated in Clause 27 shall be rewarded to such Eligible Referrer, unless the Eligible Referrer who is a car dealer does not refer the Referee through RHB Partners App; and
 - b. Introduced in other RHB programmes/campaigns of similar mechanics or nature, of which both programmes/campaigns are eligible for the Cash Incentive, the Eligible Referrer will be accorded both rewards; and
 - c. RHB reserves the right at its discretion to make a final decision, i.e. either:
 - i. rewards from both programmes/campaigns will be accorded to the Eligible Referrer; OR
 - ii. only one (1) of the rewards will be accorded to the Eligible Referrer.

Additional requirements for SME Financing

7. The following entities shall NOT be eligible to participate in the Programme:
 - a. Permanent and/or contract employees of RHB Banking Group, including its subsidiaries and related companies and their immediate family members (both residents and non-residents);
 - b. Any other persons as RHB may decide to exclude at its discretion with prior written notice and stating the reason in such notice; and
 - c. Non-Small and Medium Enterprise (“SME”) entities, where an entity is defined as an SME if it meets either one of the two criteria, annual sales turnover or headcount of full-time employees, according to the category and industry type as shown below:



All SMEs must be entities registered with Suruhanjaya Syarikat Malaysia (SSM)/Companies Commission of Malaysia (CCM) or other equivalent bodies. The following businesses are deemed as non-SME although they fit the criteria above:

- Public-listed companies on the main board;
- Subsidiaries of:

- a) Public-listed companies on the main board;
 - b) Multinational Corporations (MNCs);
 - c) Government-linked companies (GLCs); Syarikat Menteri Kewangan Diperbadankan (MKDs); and State-owned enterprises.
8. The Programme's terms must be read together with Commercial Mortgage Property Loan/Financing ("CMP Loan/Financing") Letter of Offer ("LO"), Facility Agreement ("FA") and other relevant security documents.
 9. In the event the Referee's name is:
 - a. Introduced by more than one (1) Eligible Referrer or if there is a duplication in submission of the Referee's information in the Programme, the first who submits the Referee's information will be entitled to the Cash Incentive (as defined in Clause 31), determined by date and time, first-come-first-served basis; and
 - b. Introduced in other RHB programmes/campaigns of similar mechanics or nature, the Cash Incentive will be determined by date and time of the submission amongst the programmes/campaigns.

For Personal Financing

10. This Programme is open to the approved Eligible Referrers by RHB and successful registration on RHB Partners App.
11. All Personal Loans/Financing must be approved and disbursed (based on the loan/financing origination system update). **At the moment, there are no Cash Incentives available for this Programme.**

Additional requirements for ASB/ASB2 Loan/TF-i (ASB)

12. The Programme is applicable to licensed Sales Agents registered with RHB Asset Management Sdn Bhd ("Referrer"). For the avoidance of doubt, Eligible Referrers for ASB/ASB2 Loan/TF-i shall mean the licensed Sales Agents registered with RHB Asset Management Sdn Bhd and any other Eligible Referrers (in future), who have successfully registered on RHB Partners App and refer any Referee through the app to apply for the mentioned ASB product in this clause.
13. There is no limit on the number of referrals that can be referred by each Eligible Referrer throughout the Programme Period for ASB/ASB2 Loan TF-i (ASB).
14. All information provided by the Eligible Referrer in relation to or for the purpose of the Programme must be true, accurate, current and complete.
15. **At the moment, there are no Cash Incentives available for this Programme.**

For Credit Cards

16. This Programme is open to Eligible Referrers approved by RHB and successful registration on RHB Partners App.
17. The Programme is open to the following participating RHB Credit Cards/-i during the Programme Period:
 - a. RHB Premier VISA Infinite/-i
 - b. RHB VISA Infinite
 - c. RHB VISA Signature
 - d. RHB World Mastercard/-i
 - e. RHB VISA/Mastercard Rewards/-i
 - f. RHB VISA Rewards Motion Code/-i
 - g. RHB VISA/Mastercard Cash Back/-i
 - h. RHB Shell VISA/-i
 - i. RHB MyEG VISA
18. All RHB Credit Cards must be approved and activated with spend within sixty (60) calendar days by the Referee from the card approved date (based on the RHB system). **At the moment, there are no Cash Incentives available for this Programme.**
19. There is no limit on the number of Referees who can be referred by each Eligible Referrer throughout the Programme Period.
20. The Eligible Referrer hereby agrees to:
 - a. Exercise the skill and care appropriate to that of a prudent person when referring the Referee to RHB;
 - b. Obtain the Referee's consent to disclose his/her personal data such as name and contact number(s) for the purpose of contacting him/her; and
 - c. RHB to mention the Eligible Referrer's name in the event the Referee enquires about the source of reference.

PROGRAMME CRITERIA FOR CASH INCENTIVE

For Mortgage

21. All loans/financing must be approved and accepted (based on the loan/financing origination system update) by the customer in order for Eligible Referrers to qualify for the cash incentive (“Cash Incentive”).
22. The minimum loan/financing amount is RM100,000 and RM200,000 (excluding MRTA/CLTA/MRTT/MLTT* financing) for secondary market and primary market respectively to be entitled for this Programme.
23. This Programme is open to the following Eligible Referrers and is subject to successful registration on RHB Partners App. Eligible Referrers will be rewarded with the Cash Incentive based on the accepted loan/financing value (excluding MRTA/CLTA/MRTT/MLTT* financing value) as follows:

Category of Referrers	Incentive Payout*	Target Property Segment
Real Estate Agents	0.10% of the loan/financing value (excludes MRTA/MRTT), maximum of RM5,000 per case	Completed properties (secondary market transactions - sub sales or refinancing, auctioned properties and completed properties purchased directly from developer)
Insurance/Takaful Agents	0.10% of the loan/financing value (excludes MRTA/MRTT), maximum of RM5,000 per case	Completed properties (secondary market transactions - sub sales or refinancing only)
RHB Asset Management Agents	0.10% of the loan/financing value (excludes MRTA/MRTT), maximum of RM5,000 per case	Completed properties (secondary market transactions - sub sales or refinancing only)
RHB Investment Bank Remisiers	0.10% of the loan/financing value (excludes MRTA/MRTT), maximum of RM5,000 per case	Completed properties (secondary market transactions - sub sales or refinancing only)
RHB Salaried Dealers' Representatives	0.10% of the loan/financing value (excludes MRTA/MRTT), maximum of RM5,000 per case	Completed properties (secondary market transactions - sub sales or refinancing only)

**MRTA refers to Mortgage Reducing Term Assurance; CLTA refers to Credit Level Term Assurance; MRTT refers to Mortgage Reducing Term Takaful; MLTT refers to Mortgage Level Term Takaful.*

Note: The minimum loan/financing amount is RM100,000 for completed properties.

24. Cash Incentives shall be calculated and paid in the manner set out in Clause 23. Notwithstanding this, RHB reserves at its discretion the right to revise the Cash Incentive payout from time to time for any reason whatsoever and sufficient prior notice will be given to Eligible Referrers.

25. No duplicated Cash Incentives will be given to RHB Salaried Dealers' Representatives for the same accepted loan/financing across various internal programmes or campaigns by RHB that are running concurrently, which include the Sell & Gain Programme, a referral scheme for RHB staff. In the event that duplicated rewards are identified, RHB reserves the right to claw back the full amount of the Cash Incentive, if applicable.
26. All Cash Incentives earned will only be credited to the Eligible Referrer's Current and Savings Account ("CASA/-i") held with RHB after three (3) months' time from the date of loan/financing acceptance by the Referee. For example, if the loan/financing acceptance is on 31st January, the Cash Incentive will be credited to the Eligible Referrer's CASA/-i after 30th April. For Eligible Referrers who do not maintain any CASA/-i with RHB, their Cash Incentive earned shall be forfeited. The Eligible Referrer's CASA/-i must be valid and active (not closed or dormant or terminated) as determined by RHB at its discretion, to be eligible for participation in the Programme to qualify for the Cash Incentive. If during the Programme and Cash Incentive fulfilment, the Eligible Referrer closes the CASA/-i for any reason whatsoever, his/her participation in the Programme becomes null and void with immediate effect.

For Auto Financing

27. The Eligible Referrer will be rewarded with the Cash Incentive as stipulated below for every financing successfully disbursed to the Referee during the Programme Period for Auto Financing.

Amount of Financing Disbursed	Cash Incentive
< RM100,000	RM50
≥ RM100,000	RM100

28. RHB reserves the right at its discretion to revise the Cash Incentive payout from time to time for any reason whatsoever and sufficient prior notice will be given to the Eligible Referrer.
29. All Cash Incentives earned will be credited to the Eligible Referrer's Current and Savings Account/-i ("CASA/-i") one (1) month after the financing is disbursed to the Referee. For example, if the financing is disbursed on 31st January, the Cash Incentive will be credited to the Eligible Referrer's CASA/-i on 28th February. For Eligible Referrers who do not maintain any CASA/-i with RHB, their Cash Incentives earned shall be forfeited. The Eligible Referrer's CASA/-i must be valid and active (not closed or dormant or terminated) as determined by RHB at its discretion, to be eligible for participation in the Programme to qualify for the Cash Incentive. If during the Programme and Cash Incentive fulfilment, the Eligible Referrer closes the CASA/-i for any reason whatsoever, his/her participation in the Programme becomes null and void with immediate effect without prior notice.

For SME Financing

30. All loan/financing must be approved by RHB (based on RHB's credit assessment), accepted by the Referee and legal documents must be executed within ninety (90) calendar days from the acceptance date stated in the Letter of Offer in order for the Eligible Referrer to qualify for the cash incentive ("Cash Incentive").
31. The Programme is open to the following Eligible Referrers who will be rewarded with the Cash Incentive based on the accepted loan/financing value [refer to the approved loan/financing amount only (excludes MRTA/CLTA/MRTT/MLTT* financing, FMC costs, etc)] as follows:

Referral Agents	Applicability	Cash Incentive
Real Estate Agents & Developer Staff	Completed properties (commercial, industrial, residential) excluding land financing	0.10% of the loan/financing value, capped at RM3,000 per case
	Properties under construction (primary market – purchased directly from developer)	> RM500,000 – RM1 million: RM150 per case > RM1 million: RM250 per case

**MRTA refers to Mortgage Reducing Term Assurance; CLTA refers to Credit Level Term Assurance; MRTT refers to Mortgage Reducing Term Takaful; MLTT refers to Mortgage Level Term Takaful.*

32. The Cash Incentive shall be calculated and paid in the manner set out in Clause 31. Notwithstanding this, RHB reserves at its discretion the right to revise the Cash Incentive payout from time to time for any reason whatsoever and sufficient prior notice will be given to Eligible Referrers.
33. All Cash Incentive earned will only be credited to the Eligible Referrer's Current and Savings Account ("CASA/-i") held with RHB within two (2) months' time from the date of legal documents execution. For example, if the legal documents are executed on 31st January, the Cash Incentive will be credited to the Eligible Referrer's CASA/-i by 31st March. Eligible Referrers who do not maintain any CASA/-i with RHB, their Cash Incentive earned shall be forfeited. The Eligible Referrer's CASA/-i must be valid and active (not closed or dormant or terminated) as determined by RHB at its discretion, to be eligible for participation in the Programme to qualify for the Cash Incentive. If during the Programme and Cash Incentive fulfilment, the Eligible Referrer closes the CASA/-i for any reason whatsoever, his/her participation in the Programme becomes null and void with immediate effect.
34. There is no limit on the number of referrals that can be referred by each Eligible Referrer throughout the Programme Period.
35. The Eligible Referrer hereby agrees:
 - a. To only introduce Referees to RHB;
 - b. To exercise the skill and care appropriate to that of a prudent person when referring the Referee to RHB;
 - c. To obtain the Referee's consent to disclose his/her personal data such as name, company name and contact number(s) for the purpose of contacting them;
 - d. RHB to contact the Referee regarding any information in the Referral e-Form and/or the Programme via any mode of communication; and
 - e. RHB to mention the Eligible Referrer's name in the event the Referee enquires about the source of reference.
36. The Eligible Referrer is not authorised to, and shall not:
 - a. At any time conduct any sales process for himself/herself on behalf of RHB;
 - b. Enter into any commitment or contract on behalf of RHB;
 - c. Make any representation or offer, or to give any assurance, on behalf of RHB to Potential Customer(s);
 - d. Incur any liabilities on behalf of RHB;

- e. Sign any documents on behalf of RHB;
 - f. Receive any monies on behalf of RHB;
 - g. Refer any RHB document or advertisement without RHB's specific written consent;
 - h. Expressly offer products at rates or on terms other than those advised or published from time to time by RHB except with the prior written consent by RHB;
 - i. Expressly or by implication do or say something that misleads any person to conclude that the Eligible Referrer acts in any capacity other than an independent entity; and
 - j. Provide any form of advice to the Referee as to the features of any of RHB products which may directly or indirectly influence the decision of the Referee.
37. RHB reserves the right to substitute the Cash Incentive with any item with similar value at any time with sufficient prior notice.

For Personal Financing

38. All loans/financing must be approved and disbursed (based on RHB Loan/Financing Origination and/or Host System).
39. The loan/financing amount is within the range of RM2,000 to RM150,000.
- 40. At the moment, there are no Cash Incentives available for this Programme.**
41. There is no limit on the number of Referees who can be referred by each Eligible Referrer throughout the Programme Period.
42. The Eligible Referrer hereby agrees to:
- a. Exercise the skill and care appropriate to that of a prudent person when referring the Referee to RHB;
 - b. Obtain the Referee's consent to disclose his/her personal data such as name and contact number(s) for the purpose of contacting him/her; and
 - c. RHB to mention the Eligible Referrer's name in the event the Referee enquires about the source of reference.

For ASB/ASB2 Lon/TF-i (ASB)

43. The products applicable to the Programme are application of **ASB/ASB2 Loan/TF-i** with financing amount from RM20,000 to RM200,000 via Conventional and Islamic Financing. The offering of ASB2 is dependent on availability of the fund.
44. RHB also reserves the right to terminate or suspend the Programme for Eligible Referrers under the RHB Partners App platform. However, the termination and suspension of the Programme for Eligible Referrers should not have any impact to the existing collaboration agreement between RHB and RHB Asset Management Sdn Bhd.

GENERAL TERMS AND CONDITIONS

45. By participating in the Programme, the Eligible Referrer:
- a. Agrees to be bound by the Terms and Conditions stated herein and the decision of RHB in connection with the Programme;
 - b. Agrees to access RHB's website and/or RHB's Referral e-Form to view the Terms and Conditions and undertakes to be kept up-to-date on any changes or variations to the Terms and Conditions;
 - c. Agrees that the Cash Incentives featured in all printed materials and/or RHB's website are only for illustration purpose. Any props, accessories or equipment featured with the Cash Incentives in any pictorial materials are for decorative purposes and shall not form part of the Cash Incentives;
 - d. Agrees that the Cash Incentives are non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or in kind, in part or in full;
 - e. Agrees that RHB shall not be liable in any circumstances for any loss, defacement, tear, and damage, expired or stolen Cash Incentives upon the handover of the Cash Incentives. In this instance, any request for replacement of such loss, defacement, torn, damaged, expired or stolen Cash Incentives shall not be entertained by RHB. For further clarification, please refer to the RHB Customer Contact Centre details;
 - f. Agrees to be personally liable for all taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to accepting the Cash Incentives;
 - g. Agrees to discontinue any further participation in the Programme by informing RHB if any future modifications of these Terms and Conditions are unacceptable;
 - h. Agrees that by providing personal information, the Eligible Referrer consents to RHB processing his/her personal information for any and/or all of the following purposes ("Purpose"), if applicable:
 - i. Administering the Programme and contacting the Eligible Referrer in relation to the same;
 - ii. Cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances; or
 - iii. Other related and legitimate business purposes.
46. Agrees that the Eligible Referrer's personal information may be disclosed to other companies within RHB Banking Group [which shall include its holding company(ies), subsidiary(ies), and any associated company(ies)], including any company as a result of any restructuring, merger, sale or acquisition), service providers, and vendors and any of their respective agents, servants and/or such persons, whether located within or outside Malaysia for the Purpose, if applicable, subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to RHB.

47. Agrees that it is necessary for RHB to process the Eligible Referrer's personal information for the Purpose, without which the Eligible Referrer will not be able to participate in the Programme. The Eligible Referrer may exercise his/her options in respect of receiving marketing materials (including cross-selling, marketing and promotions as described above) by contacting us through RHB Customer Contact Centre details.
48. Agrees that photographs/images of the Eligible Referrer may be captured and may be used for RHB's publications together with his/her name, where applicable;
49. May request for correction (if their personal information is inaccurate, outdated, incomplete, etc), access to (no fees and charges will be imposed except for the fees and charges specified in the terms and conditions of CASA/-i), or deletion (if the Eligible Referrer no longer has any existing products/services with RHB) of the Eligible Referrer's personal information or limit the processing thereof at any time hereafter by submitting such request via the following RHB's contact details:

RHB Customer Contact Centre Details

Email : customer.service@rhbgroup.com
Telephone number : 03-9206 8118
Form : rhbgroup.com/personal/banking-methods/contactus.html

50. RHB's decision on all dispute matters related to the Programme, the Cash Incentive shall be final, conclusive and binding. The decision is made based on the Programme Criteria. If there is any further dispute, please refer to RHB Customer Contact Centre at 03-9206 8118. If the Eligible Referrer is not satisfied with the resolution of financial services provided by RHB, he/she may contact the Ombudsman for Financial Services (formerly known as Financial Mediation Bureau) at:

Ombudsman for Financial Services
Level 14, Main Block, Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel: 03-2272 2811
Fax: 03-2272 1577
Email: enquiry@ofs.org.my

51. All information provided by the Eligible Referrer in relation to or for the purpose of the Programme must be true, accurate, current and complete. Eligible Referrers who fail to adhere to this requirement will be immediately disqualified from the Programme and will not be entitled for any Cash Incentive.
52. By submitting the Referral, the Eligible Referrer represents, undertakes and confirms to RHB the following:
 - a. The Eligible Referrer has obtained express consent from the Referee to disclose his/her name, company name and contact details to RHB;
 - b. The Eligible Referrer has confirmed that the Referee has no objection to RHB contacting him/her for the purpose of the Programme;
 - c. The Eligible Referrer has informed the Referee to read the Privacy Notice on RHB's website <https://www.rhbgroup.com>; and

- d. The Eligible Referrer agrees and consents for his/her name to be disclosed to the Referee for the purpose of the Programme.
53. RHB reserves the right to:
- a. Disqualify any and all entries from any Eligible Referrer in the Programme and prohibit that person from further participating in the Programme in the event that there is suspicion of which the Eligible Referrer tampers with and/or benefited from the tampering of the regulations of this Programme or the Terms and Conditions stated herein;
 - b. Cancel, terminate or suspend the Programme with sufficient prior written notice by RHB. Any cancellation, termination or suspension of the Programme by RHB shall not entitle the Eligible Referrer to any claim or compensation against RHB for any loss or damage incurred by the Eligible Referrer as a direct and indirect result of such cancellation, termination or suspension, save and except where such loss or damage are attributable to the act, omission, default, negligence and/or misconduct on the part of RHB and/or any of its employees, representatives and agents;
 - c. Change the Cash Incentive(s) at its discretion to another Cash Incentive(s) of similar value as per the Terms and Conditions of the Programme; and
 - d. Add, delete, suspend or vary the Terms and Conditions contained herein, either wholly or in part at its discretion by way of posting on RHB website and/or other means of communication that may be deemed appropriate by RHB with sufficient prior notice to the Eligible Referrer.
54. RHB shall not be liable for any default in respect of the Programme due to any act of God, war (whether declared or undeclared), strike, riot, civil commotion, and act of terrorists which are not attributable to the act, omission, default, negligence and/or misconduct on the part of RHB and/or any of its employees, representatives and agents.
55. In the event of any inconsistency between these Terms and Conditions and any other brochure, marketing or promotional materials related to the Programme, these Terms and Conditions shall prevail.